

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

| Description And Location Of Property | Nature Of Debtor's Interest In Property | Husband, Wife, Joint Or Community | Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption | Amount Of Secured Claim |
|--|---|-----------------------------------|---|-------------------------|
| Homestead, 1273 Jordan Creek Road, Collinsville, TX 76233 | Homestead | - | \$10,000.00 | \$4,742.95 |
| Undivided Royalty Interest 240 acres Very small percentage; never produced nor leased since 1986. | Royalty Interest | - | \$750.00 | \$0.00 |
| Undivided Royalty Interest 92 acres Very small percentage; never produced nor leased since 1986. | Royalty Interest | - | \$750.00 | \$0.00 |
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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Delia Faye Heffington**

CASE NO **04-41985**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint or Community | Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--------------------------------------|-----------------------------------|---|
| 1. Cash on hand. | | Cash | - | \$3.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | First State Bank | - | \$0.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings including audio, video and computer equipment. | | Stove | - | \$20.00 |
| | | Microwave | - | \$39.00 |
| | | Refrigerator | - | \$25.00 |
| | | Washing Machine | - | \$25.00 |
| | | Kitchenware | - | \$75.00 |
| | | Livingroom furniture | - | \$100.00 |
| | | Dining Room furniture | - | \$100.00 |
| | | Bedroom furniture | - | \$175.00 |
| | | Lawn furniture | - | \$15.00 |
| | | TVs | - | \$100.00 |
| | | Radio | - | \$20.00 |
| | | Stereo | - | \$59.00 |
| | | | Total > | \$786.00 |

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Delia Faye Heffington**

CASE NO **04-41985**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint or Community | Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|---|-----------------------------------|---|
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Household tools | - | \$30.00 |
| 6. Wearing apparel. | | Two daybeds @ \$25.00 each | - | \$50.00 |
| 7. Furs and jewelry. | | Books, pictures, antiques, collectibles | - | \$50.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Wearing apparel | - | \$200.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | Furs and jewelry | - | \$150.00 |
| 10. Annuities. Itemize and name each issuer. | X | Firearms, sports, photographic, and other hobby equipment | - | \$100.00 |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | X | | | |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| | | | Total > | \$1,336.00 |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint or Community | Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--|-----------------------------------|---|
| 14. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |
| 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | Estate of Otis McDowell. In Probate subject to jury trial. | - | Unknown |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| Total > | | | | \$1,336.00 |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint or Community | Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|---|-----------------------------------|---|
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | X | 1997 Grand Cherokee Jeep 1980 28' Travel Trailer 1989 Olds (motor and transmission out) | - - - | \$3,750.00 \$500.00 \$100.00 |
| 24. Boats, motors, and accessories. | X | | | |
| 25. Aircraft and accessories. | X | | | |
| 26. Office equipment, furnishings, and supplies. | X | | | |
| 27. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 28. Inventory. | X | | | |
| 29. Animals. | | Twelve Registered Pigmy Goats | - | \$350.00 |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | Mower | - | \$100.00 |
| 32. Farm supplies, chemicals, and feed. | X | | | |
| 33. Other personal property of any kind not already listed. Itemize. | X | | | |
| | | | Total > | \$6,136.00 |

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Delia Faye Heffington**

CASE NO **04-41985**

CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Market Value of Property Without Deducting Exemption |
|--|---|-----------------------------------|---|
| Homestead, 1273 Jordan Creek Road, Collinsville, TX 76233 | 11 U.S.C. Sec. 522(d)(1) | \$5,257.05 | \$10,000.00 |
| Undivided Royalty Interest 240 acres Very small percentage; never produced nor leased since 1986. | 11 U.S.C. Sec. 522(d)(5) | \$750.00 | \$750.00 |
| Undivided Royalty Interest 92 acres Very small percentage; never produced nor leased since 1986. | 11 U.S.C. Sec. 522(d)(5) | \$750.00 | \$750.00 |
| Cash | 11 U.S.C. Sec. 522(d)(5) | \$3.00 | \$3.00 |
| First State Bank | 11 U.S.C. Sec. 522(d)(5) | \$0.00 | \$0.00 |
| Stove | 11 U.S.C. Sec. 522(d)(3) | \$20.00 | \$20.00 |
| Microwave | 11 U.S.C. Sec. 522(d)(3) | \$39.00 | \$39.00 |
| Refrigerator | 11 U.S.C. Sec. 522(d)(3) | \$25.00 | \$25.00 |
| Washing Machine | 11 U.S.C. Sec. 522(d)(3) | \$25.00 | \$25.00 |
| Kitchenware | 11 U.S.C. Sec. 522(d)(3) | \$75.00 | \$75.00 |
| Livingroom furniture | 11 U.S.C. Sec. 522(d)(3) | \$100.00 | \$100.00 |
| Dining Room furniture | 11 U.S.C. Sec. 522(d)(3) | \$100.00 | \$100.00 |
| Bedroom furniture | 11 U.S.C. Sec. 522(d)(3) | \$175.00 | \$175.00 |
| | | \$7,319.05 | \$12,062.00 |

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Delia Faye Heffington**

CASE NO **04-41985**

CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 1

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Market Value of Property Without Deducting Exemption |
|--|---|-----------------------------------|---|
| Lawn furniture | 11 U.S.C. Sec. 522(d)(3) | \$15.00 | \$15.00 |
| TVs | 11 U.S.C. Sec. 522(d)(3) | \$100.00 | \$100.00 |
| Radio | 11 U.S.C. Sec. 522(d)(3) | \$20.00 | \$20.00 |
| Stereo | 11 U.S.C. Sec. 522(d)(3) | \$59.00 | \$59.00 |
| Household tools | 11 U.S.C. Sec. 522(d)(3) | \$30.00 | \$30.00 |
| Two daybeds @ \$25.00 each | 11 U.S.C. Sec. 522(d)(3) | \$0.00 | \$50.00 |
| Books, pictures, antiques, collectibles | 11 U.S.C. Sec. 522(d)(3) | \$50.00 | \$50.00 |
| Wearing apparel | 11 U.S.C. Sec. 522(d)(3) | \$200.00 | \$200.00 |
| Furs and jewelry | 11 U.S.C. Sec. 522(d)(4) | \$150.00 | \$150.00 |
| Firearms, sports, photographic, and other hobby equipment | 11 U.S.C. Sec. 522(d)(3) | \$100.00 | \$100.00 |
| Estate of Otis McDowell. In Probate subject to jury trial. | 11 U.S.C. Sec. 522(d)(5) | Unknown | Unknown |
| 1997 Grand Cherokee Jeep | 11 U.S.C. Sec. 522(d)(2) | \$0.00 | \$3,750.00 |
| 1980 28' Travel Trailer | 11 U.S.C. Sec. 522(d)(5) | \$0.00 | \$500.00 |
| Twelve Registered Pigmy Goats | 11 U.S.C. Sec. 522(d)(3) | \$350.00 | \$350.00 |
| Mower | 11 U.S.C. Sec. 522(d)(6) | \$0.00 | \$100.00 |
| | | \$8,393.05 | \$17,536.00 |

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Check this box if debtor has no creditors holding secured claims to report on Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--|---|------------|--------------|--|---------------------------------|
| | | | | | DISPUTED | |
| ACCT #: Grayson County Tax Office PO Box 2107 Sherman, TX 75091 | - | DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: Homestead REMARKS: COLLATERAL VALUE: \$10,000.00 | | | \$4,742.95 | |
| ACCT #: Knights Furniture 108 West Lamar Sherman, Tx 75090 | - | DATE INCURRED: NATURE OF LIEN: Security Agreement COLLATERAL: Two Daybeds REMARKS: COLLATERAL VALUE: \$50.00 | | | \$187.43 | \$137.43 |
| ACCT #: Surety Bank 2500 Highway 82 East Whitesboro, TX 76273 | - | DATE INCURRED: NATURE OF LIEN: Certificate of Title COLLATERAL: F/WD Trailer REMARKS: COLLATERAL VALUE: \$500.00 | | | \$1,625.18 | \$1,125.18 |
| ACCT #: Surety Bank - Whitesboro Branch PO Box 218 Whitesboro, TX 76273 | - | DATE INCURRED: NATURE OF LIEN: Certificate of Title COLLATERAL: 1997 Jeep Cherokee and 1989 Olds REMARKS: COLLATERAL VALUE: \$3,850.00 | | | \$4,563.61 | \$713.61 |
| ACCT #: Surety Bank of Whitesboro PO Box 218 Whitesboro, TX 76273 | - | DATE INCURRED: NATURE OF LIEN: Security Agreement COLLATERAL: Lawn Mower REMARKS: COLLATERAL VALUE: \$100.00 | | | \$379.01 | \$279.01 |

IN RE: Delia Faye Heffington
 Debtor
 Joint Debtor

CASE NO 04-41985
 (If Known)
 CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Continuation Sheet No. 1

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|--|--|------------|--------------|----------|--|---------------------------------|
| | | | | | | | |
| ACCT #: | | | | | | | |
| Toledo Finance 605 W. Main Denison, TX 75020 | - | DATE INCURRED: NATURE OF LIEN: Non-Purchase Money COLLATERAL: Miscellaneous REMARKS: COLLATERAL VALUE: \$0.00 | | | | \$399.00 | \$399.00 |
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| Total for this Page (Subtotal) > | | | | | | \$399.00 | \$399.00 |
| Running Total > | | | | | | \$11,897.18 | \$2,654.23 |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

Deposits by individuals

Claims of individuals up to a maximum of \$2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

**Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

| TYPE OF PRIORITY | | Administrative allowances | | | | |
|--|--|--|---|--|-----------------------------|-----------------------------------|
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT UNLIQUIDATED DISPUTED | TOTAL AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY |
| ACCT #: | Pelley Law Offices 905 N. Travis Sherman, TX 75090 | | DATE INCURRED: 04/26/2004 CONSIDERATION: Attorney Fees REMARKS: | | \$1,500.00 | \$1,500.00 |
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| Total for this Page (Subtotal) > | | | | | \$1,500.00 | \$1,500.00 |
| Running Total > | | | | | \$1,500.00 | \$1,500.00 |

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|-----------------|
| | | | | | | |
| ACCT #: Account Control Systems, Inc. 256 Livingston Street 2nd Floor Northvale, NJ 07647 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$263.15 |
| ACCT #: Account Control Systems, Inc. 256 Livingston Street 2nd Floor Northvale, NY 07647 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$263.15 |
| ACCT #: Archie's Auto Supply Hwy. 377S Whitesboro, TX 76273 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$300.00 |
| ACCT #: Bass Law Group, LLC Box 1909 Woodstock, GA 30188 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$524.66 |
| ACCT #: Capital One PO Box 85617 Richmond, VA 23285-5617 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$2,800.00 |
| ACCT #: Continental Credit Corp. 2000-B Denison Denton, TX 76201 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$325.00 |
| ACCT #: Debt Control Center, Inc. PO Box 16336 West Palm Beach, FL 33416-6336 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$825.00 |

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | AMOUNT OF CLAIM | | |
|---|----------|--------------------------------------|---|-----------------|--------------|------------|
| | | | | CONTINGENT | UNLIQUIDATED | DISPUTED |
| ACCT #: Diversified Adjustment Service, Inc. PO Box 32145 Fridley, MN 55432 | | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$4,123.74 |
| ACCT #: Dymacol PO Box 361565 Columbus, OH 43236-1565 | | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$97.66 |
| ACCT #: Dymacol, Inc. 3070 Lawson PO Box 9017 Oceanside, NY 11572-9017 | | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$43.90 |
| ACCT #: Eastern Collection Corporation 1626 Locust Avenue Bohemia, NY 11716 | | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$194.97 |
| ACCT #: Family Book Club One Massachusetts Avenue NW Washington, DC 20001 | | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$40.66 |
| ACCT #: Fina Oil Company PO Box 2961 Shawnee Mission, KS 66201-1361 | | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$250.00 |
| ACCT #: Hearst Magazines PO Box 7529 Red Oak, Iowa 5191-0529 | | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$10.00 |

Total for this Page (Subtotal) >

Running Total >

\$4,760.93

\$10,061.89

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|-----------------|
| | | | | | | |
| ACCT #: I.C. System, Inc. 444 highway 96 East PO Box 64437 St. Paul, MN 55164-0437 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$567.01 |
| ACCT #: I.E.S.T. Waste Disposal PO Box 2146 Sherman, TX 75091 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$190.00 |
| ACCT #: JC Penny PO Box 981131 El Paso, TX 79998 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$350.00 |
| ACCT #: John Lee Jackson 1445 Langhamcreek Drive Houston, TX 77084 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$50.00 |
| ACCT #: MCI World Com PO Box 4452 Bridgeton, MO 63044 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$150.00 |
| ACCT #: Midland and Credit Management, Inc. PO Box 939019 San Diego, CA 92193-9019 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$2,315.05 |
| ACCT #: Midland Credit Management, Inc. 4302 East Broadway Phoenix, AZ 85040 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$3,856.46 |

Total for this Page (Subtotal) >

\$7,478.52

Running Total >

\$17,540.41

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 3

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|-----------------|
| | | | | | | |
| ACCT #: NorthShore Agency, Inc. 751 Summa Avenue Westbury, NY 11590 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$62.39 |
| ACCT #: Pack Danson 113 W. 3rd Avenue PO Box 248 Gastonia, NC 28053 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$119.84 |
| ACCT #: Park Danson 113 W. 3rd Avenue PO Box 248 Gastonia, NC 28053 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$119.84 |
| ACCT #: Penn Credit Corporation PO Box 988 Harrisburg, PA 17108-0988 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$156.40 |
| ACCT #: Phillips 66 PO Box 9220 Hagerstown, MD 21749-9220 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$175.00 |
| ACCT #: Providian Financial P. O. Box 9539 Manchester, NH 03108-9539 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$750.00 |
| ACCT #: Providian Processing Services PO Box 9539 Manchester, NH 03108-9539 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$900.00 |

Total for this Page (Subtotal) >

\$2,283.47

Running Total >

\$19,823.88

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 4

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|-----------------|
| | | | | | | |
| ACCT #: Providian Processing Services PO Box 9539 Manchester, NH 03108 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$540.00 |
| ACCT #: Reiman Media Group/Allied Interstate PO Box 361445 Columbus, OH 43236 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$23.90 |
| ACCT #: Risk Management Alternatives, Inc. 802 E. MartinTown Road Suite 201 North Augusta, SC 29841 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$274.04 |
| ACCT #: Security Bank Whitesboro 139 E. Main Street Whitesboro, TX 76273 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$100.00 |
| ACCT #: Shell Oil Co. PO Box 2463 Houston, TX 77252 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$600.00 |
| ACCT #: Spiegel 6759 Port Road Groveport, OH 43199 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$250.00 |
| ACCT #: Taste of Home PO Box 5226 Clifton, NJ 07015-5226 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | | \$23.90 |

Total for this Page (Subtotal) >

\$1,811.84

Running Total >

\$21,635.72

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 5

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | AMOUNT OF CLAIM | | |
|---|--|---|-----------------|--------------|----------|
| | | | CONTINGENT | UNLIQUIDATED | DISPUTED |
| ACCT #: Texaco/Shell pO Box 790070 Houston, TX 77279 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$250.00 |
| ACCT #: TRS Corporation 6633 Hillcroft, Suite 106 Houston, TX 77081 | - | DATE INCURRED: CONSIDERATION: Unsecured Consumer Debt REMARKS: | | | \$350.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Total for this Page (Subtotal) > | | | \$600.00 | | |
| Running Total > | | | \$22,235.72 | | |

Total for this Page (Subtotal) >
Running Total >

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Check this box if debtor has no executory contracts or unexpired leases.

| | |
|---|--|
| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
| | |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Delia Faye Heffington**

CASE NO. **04-41985**

CHAPTER **13**

SCHEDULE H (CODEBTORS)

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Delia Faye Heffington**

CASE NO **04-41985**

CHAPTER **13**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

| Debtor's Marital Status | Dependents of Debtor and Spouse (Names, Ages and Relationships) | | | | | |
|-------------------------|---|-----|--------------|---------------|-----|--------------|
| | Name | Age | Relationship | Name | Age | Relationship |
| Divorced | | | | | | |
| Employment | Debtor | | | Spouse | | |

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- A. Payroll taxes (includes social security tax if B. is zero)
- B. Social Security Tax
- C. Insurance
- D. Union dues
- E. Retirement
- F. Other (specify) _____
- G. Other (specify) _____

DEBTOR

\$0.00

\$0.00

SPOUSE

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed stmt)

\$0.00

Income from real property

\$0.00

Interest and dividends

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or
that of the dependents listed above

\$0.00

Social Security or other government assistance (specify)

\$564.00

Pension or retirement income

\$0.00

Other monthly income (specify below)

\$300.00

1. Roommate contribution _____

\$0.00

2. _____

\$0.00

3. _____

\$0.00

TOTAL MONTHLY INCOME

\$864.00

TOTAL COMBINED MONTHLY INCOME \$864.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Delia Faye Heffington**

CASE NO. **04-41985**

CHAPTER **13**

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|---|-----------------------------|
| Rent or home mortgage payment (include lot rental for mobile home) | | |
| Are real estate taxes included? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Is property insurance included? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Utilities: Electricity and heating fuel | | \$75.00 |
| Water and sewer | | \$45.00 |
| Telephone | | |
| Other: | | |
| Home maintenance (repairs and upkeep) | | \$50.00 |
| Food | | \$150.00 |
| Clothing | | \$25.00 |
| Laundry and dry cleaning | | \$10.00 |
| Medical and dental expenses (not covered by insurance) | | \$20.00 |
| Transportation (not including car payments) | | \$50.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$10.00 |
| Charitable contributions | | |
| Insurance (not deducted from wages or included in home mortgage payments) | | |
| Homeowner's or renter's | | |
| Life | | |
| Health | | |
| Auto | | \$80.00 |
| Other: | | |
| Taxes (not deducted from wages or included in home mortgage payments) | | \$40.00 |
| Specify: Taxes | | |
| Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) | | |
| Auto | | |
| Other: | | |
| Other: | | |
| Other: | | |
| Alimony, maintenance, and support paid to others | | |
| Payments for support of additional dependents not living at debtor's home | | |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | | |
| Other: | | |
| Other: | | |
| TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | | \$555.00 |
| [FOR CHAPTER 12 AND 13 DEBTORS ONLY] | | |
| Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval. | | |
| A. Total projected monthly income | | \$864.00 |
| B. Total projected monthly expenses (including separate spouse budget if applicable) | | \$555.00 |
| C. Excess income (A minus B) | | \$309.00 |
| D. Total amount to be paid into plan each | Monthly | (interval) |
| | | \$240.00 |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

SUMMARY OF SCHEDULES

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|-------------|-------------|-------|
| A - Real Property | Yes | 1 | \$11,500.00 | | |
| B - Personal Property | Yes | 4 | \$6,136.00 | | |
| C - Property Claimed as Exempt | Yes | 2 | | | |
| D - Creditors Holding Secured Claims | Yes | 2 | | \$11,897.18 | |
| E - Creditors Holding Unsecured Priority Claims | Yes | 2 | | \$1,500.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 6 | | \$22,235.72 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | \$864.00 | |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | \$555.00 | |
| Total Number of Sheets of ALL Schedules > | | 21 | | | |
| Total Assets > | | | \$17,636.00 | | |
| Total Liabilities > | | | | \$35,632.90 | |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO. 04-41985

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. 22

Date _____

Signature /s/ Delia Faye Heffington
Delia Faye Heffington

Date _____

Signature _____

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|------------|----------|
| \$2,820.00 | 2004 SSI |
| \$6,240.00 | 2003 SSI |
| \$5,400.00 | 2002 SSI |

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|------------------------------------|----------------------|---------------------------------|--------------------------|
| Grayson County vs. Heffington | Tax suit | 59th Court | pending |

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------------|---|---|
| Pelley Law Offices 905 N. Travis | 04/26/2004 | \$2,000.00 + \$194.00 filing fee; \$694.00 paid prior to filing; |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: Delia Faye Heffington

CASE NO 04-41985

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

Sherman, TX 75090

**\$1,500.00 to be paid through
the Plan**

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|----------------------------|--|
| Security Bank | | empty | |

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Delia Faye Heffington**

CASE NO. **04-41985**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Delia Faye Heffington**

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CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 5 sheets, and that they are true and correct.

Date _____

Signature /s/ Delia Faye Heffington
of Debtor Delia Faye Heffington

Date _____

Signature _____
of Joint Debtor
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE: **Delia Faye Heffington**

CASE NO. **04-41985**

Debtor(s)

CHAPTER **13**

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this _____ day of _____, _____.

/s/ Delia Faye Heffington

Delia Faye Heffington